

## **DISCOUNT-INSTRUMENT METHODS AND SYSTEMS**

### **ABSTRACT OF THE DISCLOSURE**

Methods and systems are provided for implementing a program of discount arrangements. Discount-arrangement information relating to discount arrangements is maintained, with each discount arrangement being associated with one of multiple merchants. Transaction information related to a transaction at a point of sale is received, with the transaction information identifying a merchant party to the transaction. An identifier for a discount instrument presented at the point of sale during the transaction is received. A determination is made whether the merchant party is one of the multiple merchants is made. Validation information is then returned to the point of sale in accordance with the determination.

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